

Information to identify the case:	
Debtor 1	Douglas Johnson First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)	Brenda Johnson First Name Middle Name Last Name
United States Bankruptcy Court District of New Jersey	
Case number: 19-32488-JNP	

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Douglas Johnson

Brenda Johnson

3/13/25

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Douglas Johnson
Brenda Johnson
Debtors

Case No. 19-32488-JNP
Chapter 13

District/off: 0312-1

User: admin

Page 1 of 5

Date Rcvd: Mar 13, 2025

Form ID: 3180W

Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
 - ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
 - ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Douglas Johnson, Brenda Johnson, 121 Greenwood Ave, Malaga, NJ 08328-4133
cr	+ BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED LI, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518597867	+ Bayview Loan Servicing, PO Box 650091, Dallas, TX 75265-0091
518597877	Comenity/Venus, PO Box 6596127, San Antonio, TX 78265
518597878	+ Douglas Johnson, Jr, 121 Greenwood Ave, Malaga, NJ 08328-4133

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: RASEBN@raslg.com	Mar 13 2025 21:01:00	Kimberly Wilson, Robertson, Anschutz, Schneid Crane et al, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 13 2025 21:03:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 13 2025 21:03:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Mar 13 2025 21:01:00	U.S. Bank Trust National Association, not in its i, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
518597865	EDI: GMACFS.COM	Mar 14 2025 00:40:00	Ally, PO Box 380901, Minneapolis, MN 55438-0901
518597864	+ EDI: GMACFS.COM	Mar 14 2025 00:40:00	Ally, PO Box 380902, Minneapolis, MN 55438-0902
518684984	EDI: GMACFS.COM	Mar 14 2025 00:40:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519262287	+ EDI: AISACG.COM	Mar 14 2025 00:40:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519262287	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 13 2025 21:07:22	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518597866	EDI: SYNC	Mar 14 2025 00:40:00	Amazon, P.O. Box 960013, Orlando, FL 32896-0013
518597866	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 13 2025 21:07:00	Amazon, P.O. Box 960013, Orlando, FL 32896-0013

District/off: 0312-1

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Total Noticed: 53

518686555	+ EDI: LCIBAYLN	Mar 14 2025 00:40:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146-1837
518597868	+ EDI: CITICORP	Mar 14 2025 00:40:00	Best buy, PO Box 6204, Sioux Falls, SD 57117-6204
518597869	+ EDI: CAPITALONE.COM	Mar 14 2025 00:40:00	Capital One, PO Box 30281, Salt Lake, UT 84130-0281
518597869	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 13 2025 21:35:57	Capital One, PO Box 30281, Salt Lake, UT 84130-0281
518597870	+ EDI: CAPITALONE.COM	Mar 14 2025 00:40:00	Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
518597870	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 13 2025 22:32:09	Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
518647831	+ EDI: AIS.COM	Mar 14 2025 00:40:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518647831	+ Email/PDF: ebn_ais@aisinfo.com	Mar 13 2025 21:35:05	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518647832	+ EDI: AIS.COM	Mar 14 2025 00:40:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518647832	+ Email/PDF: ebn_ais@aisinfo.com	Mar 13 2025 21:21:01	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518671773	Email/PDF: bncnotices@becket-lee.com	Mar 13 2025 21:21:34	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518597871	+ EDI: CAPITALONE.COM	Mar 14 2025 00:40:00	Capital one/Maurices, PO Box 30253, Salt Lake City, UT 84130-0253
518597871	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 13 2025 21:08:04	Capital one/Maurices, PO Box 30253, Salt Lake City, UT 84130-0253
518597872	EDI: JPMORGANCHASE	Mar 14 2025 00:40:00	Chase, P.O. Box 15153, Wilmington, DE 19886-5153
518597872	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 13 2025 21:08:03	Chase, P.O. Box 15153, Wilmington, DE 19886-5153
518676626	EDI: CITICORP	Mar 14 2025 00:40:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518597873	EDI: WFNNB.COM	Mar 14 2025 00:40:00	Comenity Bank/Peebles, Po Box 182789, Columbus, OH 43218-2789
518597874	EDI: WFNNB.COM	Mar 14 2025 00:40:00	Comenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789
518597875	+ EDI: WFNNB.COM	Mar 14 2025 00:40:00	Comenity Capital Bank/Bjs, Po Box 182120, Columbus, OH 43218-2120
518597876	+ EDI: WFNNB.COM	Mar 14 2025 00:40:00	Comenity Capital Bank/Bosc, PO Box 182120, Columbus, OH 43218-2120
519213361	+ Email/Text: nsm_bk_notices@mrcopper.com	Mar 13 2025 21:01:00	Community Loan Servicing, LLC, f/k/a Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1839
518992930	+ Email/Text: nsm_bk_notices@mrcopper.com	Mar 13 2025 21:01:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
518992929	+ Email/Text: nsm_bk_notices@mrcopper.com	Mar 13 2025 21:01:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
518597880	+ EDI: IRS.COM		

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518693843	EDI: JEFFERSONCAP.COM	Mar 14 2025 00:40:00	IRS, 1601 Market St, Philadelphia, PA 19103-2301
518643594	+ Email/Text: RASEBN@raslg.com	Mar 14 2025 00:40:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518597882	+ Email/Text: PBNCNotifications@perituservices.com	Mar 13 2025 21:01:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518611929	+ EDI: AGFINANCE.COM	Mar 14 2025 00:40:00	Kohls, PO Box 3115, Milwaukee, WI 53201-3115
518597883	^ MEBN	Mar 13 2025 20:55:21	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
518597884	+ EDI: AGFINANCE.COM	Mar 14 2025 00:40:00	Onemain, PO Box 1010, Evansville, IN 47706-1010
518956967	EDI: PRA.COM	Mar 14 2025 00:40:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518956968	EDI: PRA.COM	Mar 14 2025 00:40:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518696968	EDI: PRA.COM	Mar 14 2025 00:40:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
518680464	EDI: PRA.COM	Mar 14 2025 00:40:00	Portfolio Recovery Associates, LLC, c/o Maurices, POB 41067, Norfolk VA 23541
518597885	EDI: SYNC	Mar 14 2025 00:40:00	PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
518597885	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 13 2025 21:06:59	PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
518691003	EDI: Q3G.COM	Mar 14 2025 00:40:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518691001	EDI: Q3G.COM	Mar 14 2025 00:40:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518597886	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 13 2025 21:01:00	State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245
518597887	+ EDI: SYNC	Mar 14 2025 00:40:00	SYNCB/TJX, PO box 965015, Orlando, FL 32896-5015
518597887	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 13 2025 21:07:07	SYNCB/TJX, PO box 965015, Orlando, FL 32896-5015
518597888	+ EDI: SYNC	Mar 14 2025 00:40:00	Syncb/Walmart, PO Box 965024, Orlando, FL 32896-5024
518597888	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 13 2025 21:06:59	Syncb/Walmart, PO Box 965024, Orlando, FL 32896-5024
518693675	^ MEBN	Mar 13 2025 20:57:50	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518600834	^ MEBN	Mar 13 2025 20:57:51	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519344843	+ Email/Text: bkteam@selenefinance.com	Mar 13 2025 21:02:00	U.S. Bank Trust National Association, Selene Finance, LP, Attn: BK Dept, 3501 Olympus Blvd,

District/off: 0312-1

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520006364

+ Email/Text: RASEBN@raslg.com

Mar 13 2025 21:01:00

Suite 500, Dallas, TX 75019-6295

U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001

518597889

+ EDI: CITICORP

Mar 14 2025 00:40:00

WAWA/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 59

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
519262288	*+	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518671774	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518597879	*	IRS, PO Box 744, Springfield, NJ 07081-0744
518597881	*+	Irs, P.O. Box 7346, Philadelphia, PA 19101-7346
519628724	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519628725	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519344844	*+	U.S. Bank Trust National Association, Selene Finance, LP, Attn: BK Dept, 3501 Olympus Blvd., Suite 500, Dallas, TX 75019-6295

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor Community Loan Servicing LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Harold N. Kaplan	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association hkaplan@rasnj.com, kimwilson@raslg.com
Kimberly A. Wilson	on behalf of Creditor U.S. Bank Trust National Association kimwilson@raslg.com

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Kimberly A. Wilson

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2
Acquisition Trust c/o U.S. Bank Trust National Association kimwilson@raslg.com

Seymour Wasserstrum

on behalf of Joint Debtor Brenda Johnson mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

Seymour Wasserstrum

on behalf of Debtor Douglas Johnson mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 9